

Certificate Number: 03088-PAE-DE-032143475

Bankruptcy Case Number: 16-14859



03088-PAE-DE-032143475

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 11, 2019, at 7:44 o'clock AM CST, Maria D Ramos completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 11, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor